

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: FRANZO, MICHAEL J

§ Case No. 09-23863
§
§
§

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY L. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 10/28/2011 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 North Ottawa Street
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/14/2011

By: /s/BRADLEY J. WALLER

Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

UST Form 101-7-NFR (10/1/2010)

UST Form 101-7-NFR (10/1/2010)

Certificate of Service Page 3 of 8
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: FRANZO, MICHAEL J

§ Case No. 09-23863

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 6,750.04

and approved disbursements of \$ 588.50

leaving a balance on hand of ¹ \$ 6,161.54

Balance on hand: \$ 6,161.54

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,161.54

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BRADLEY J. WALLER	1,425.00	0.00	1,425.00
Trustee, Expenses - BRADLEY J. WALLER	196.00	0.00	196.00

Total to be paid for chapter 7 administration expenses: \$ 1,621.00

Remaining balance: \$ 4,540.54

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,540.54

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,540.54

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 55,994.58 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 8.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Roundup Funding, LLC	3,355.62	0.00	272.10
2	DISCOVER BANK	5,232.57	0.00	424.30
3	Roundup Funding, LLC	2,694.35	0.00	218.48
4	Chase Bank USA, N.A.	287.54	0.00	23.32
5	U.S. Bank N.A.	5,033.46	0.00	408.16
6	PRA Receivables Management, LLC	3,801.36	0.00	308.25
7	Chase Bank USA, N.A.	10,886.76	0.00	882.80
8	Chase Bank USA, N.A.	3,653.58	0.00	296.26
9	Roundup Funding, LLC	21,049.34	0.00	1,706.87

Total to be paid for timely general unsecured claims: \$ 4,540.54

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/BRADLEY J. WALLER
Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-23863

User: pseamann
Form ID: b18

Page 1 of 1
Total Noticed: 25

Date Rcvd: May 12, 2010

The following entities were noticed by first class mail on May 14, 2010.

db +Michael J Franzo, 8226 Tremont Lane, Joliet, IL 60431-7724
aty +John C Dent, John C Dent Ltd, 1000 S. State, Suite 202, Lockport, IL 60441-3472
tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,
Sycamore, IL 60178-3140
14112145 +Cach LLC, Attention: Bankruptcy Department, 4340 South Monaco St. 2nd Floor,
Denver, CO 80237-3408
14549626 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
14112148 Citi Mortgage Inc, Attention: Bankruptcy Department, Po Box 79022, Ms322,
St. Louis, MO 63179
14112149 +Citibank, c/o MCM, PO Box 60578, Los Angeles, CA 90060-0578
14112150 +Creditors Collection B, 716 Columbus St, Ottawa, IL 61350-5002
14112152 FIA Card Services, c/o Arrow Financial, 21031 Network Place, Chicago, IL 60678-1031
14112153 +Harris N.A., Po Box 94034, Palatine, IL 60094-4034
14112154 +Hilco Rec, 5 Revere Dr Ste 510, Northbrook, IL 60062-8007
14112155 +Indymac Bank, 7700 W Parmer Ln, Bldg D 2nd Floor, Austin, TX 78729-8101
14112157 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100,
Norfolk, VA 23502)
14678196 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,
c/o FIA Card Services/Bank of America, POB 41067, NORFOLK VA 23541-1067
14664185 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)
14112158 +Us Bk Rms Cc, 800 Nicollet Mall, Minneapolis, MN 55402-2511

The following entities were noticed by electronic transmission on May 12, 2010.

14112144 EDI: BANKAMER2.COM May 12 2010 18:48:00 Bank of America, PO Box 7047, Dover, DE 19903
14112146 +EDI: CHASE.COM May 12 2010 18:48:00 Chase, Attn: Bankruptcy Dept, Po Box 100018,
Kennesaw, GA 30156-9204
14112147 +EDI: CHASE.COM May 12 2010 18:48:00 Chase - Cc, 201 N Walnut St # Del-10,
Wilmington, DE 19801-2920
14697345 EDI: CHASE.COM May 12 2010 18:48:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
14421641 EDI: DISCOVER.COM May 12 2010 18:43:00 DISCOVER BANK, DFS Services LLC, PO Box 3025,
New Albany, Ohio 43054-3025
14112151 +EDI: DISCOVER.COM May 12 2010 18:43:00 Discover Fin, Attention: Bankruptcy Department,
Po Box 3025, New Albany, OH 43054-3025
14112156 +EDI: CBSKOHL'S.COM May 12 2010 18:48:00 Kohls, Attn: Recovery, Po Box 3120,
Milwaukee, WI 53201-3120
14420617 EDI: BLIN.COM May 12 2010 18:53:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
14112159 +EDI: WFNBN.COM May 12 2010 18:48:00 Wfnbn/roomplace, Po Box 2974,
Shawnee Mission, KS 66201-1374

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

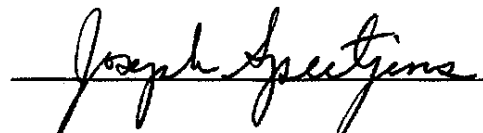
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2010

Signature:



Certificate of Service Page 7 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Michael J Franzo
 Debtor

Case No. 09-23863-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dcarroll
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 12, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2011.

db
 14112144 +Michael J Franzo, 8226 Tremont Lane, Joliet, IL 60431-7724
 Bank of America, PO Box 7047, Dover, DE 19903
 14112145 +Cach Llc, Attention: Bankruptcy Department, 4340 South Monaco St. 2nd Floor,
 Denver, CO 80237-3408
 14112146 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
 14112147 +Chase - Cc, 201 N Walnut St # Del-10, Wilmington, DE 19801-2920
 14697345 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14549626 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
 14112148 Citi Mortgage Inc, Attention: Bankruptcy Department, Po Box 79022, Ms322,
 St. Louis, MO 63179
 14112150 +Creditors Collection B, 716 Columbus St, Ottawa, IL 61350-5002
 14112152 FIA Card Services, c/o Arrow Financial, 21031 Network Place, Chicago, IL 60678-1031
 14112153 +Harris N.a., Po Box 94034, Palatine, IL 60094-4034
 14112157 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100,
 Norfolk, VA 23502)
 14678196 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,
 c/o FIA Card Services/Bank of America, POB 41067, NORFOLK VA 23541-1067
 14664185 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)
 14112158 +Us Bk Rms Cc, 800 Nicollet Mall, Minneapolis, MN 55402-2511
 14112159 +Wfnbn/roomplace, Po Box 2974, Shawnee Mission, KS 66201-1374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14112149 +E-mail/Text: brenden.magnino@mcmcg.com Oct 13 2011 03:45:10 Citibank, c/o MCM,
 PO Box 60578, Los Angeles, CA 90060-0578
 14421641 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 13 2011 05:14:17 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14112151 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 13 2011 05:14:17 Discover Fin,
 Attention: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
 14112154 +E-mail/Text: BKNOTICES@EAFLLC.COM Oct 13 2011 03:46:37 Hilco Rec, 5 Revere Dr Ste 510,
 Northbrook, IL 60062-8007
 14112156 +E-mail/PDF: cr-bankruptcy@kohls.com Oct 13 2011 05:16:56 Kohls, Attn: Recovery,
 Po Box 3120, Milwaukee, WI 53201-3120
 14420617 E-mail/PDF: BNCEmails@blinellc.com Oct 13 2011 05:14:11 Roundup Funding, LLC, MS 550,
 PO Box 91121, Seattle, WA 98111-9221

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14112155 ##+Indymac Bank, 7700 W Parmer Ln, Bldg D 2nd Floor, Austin, TX 78729-8103

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: dcarroll
Form ID: pdf006

Page 2 of 2
Total Noticed: 22

Date Rcvd: Oct 12, 2011

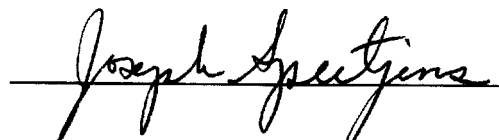
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.